| 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|
| 26. IDBI | | Maharashtra | 2 | 2 | 1 |
| 27. NABARD | | Maharashtra | 65 | 13 | 13 |
| 28. EXIM BANK | | — | — | — | — |
| 29. NHB | | — | — | — | — |
| 30. SIDBI | | — | — | — | — |
| 31. RBI | | Karnataka | 12 | — | — |
| | | M.P. | 4 | 4 | — |
| | | Tamil Nadu | 13 | 4 | — |
| | | Maharashtra | 16 | — | 16 |
| | | Kerala | 2 | — | — |
| 32. Bank of India | | Maharashtra | 24 | 4 | 3 |
| | | M.P. | — | 2 | — |
| | | Tamil Nadu | — | 1 | — |
| | | Kerala | — | 1 | — |
| 33. S.B. of Saurashtra | | — | — | — | . — |
| GRANT TOTAL: | | | 744 | 363 | 282 |

**Increase in home loan interest rates**

3563. SHRI C. PERUMAL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the banks have increased the interest rate enormously for the house loan;

(b) if so, whether Government have not fixed any restrictions to the banks for fixing such a high interest rate by which the normal middle class are mostly affected; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) As per information available, the range of interest rates (floating) on home loan by Public Sector Banks during the last two years are indicated as under:

| 2005-06 (%) | 2006-07 (%) |
|---|---|
| 7.25 to 9.25 | 7.25 to 11.50 |

The interest rates on advances above Rs. 2 lakhs have been deregulated by Reserve Bank of India (RBI) and banks are free to fix the rate of interest themsleves with the approval of their Boards. Banks have been advised to fix their Benchmark Prime Lending Rate (BPLR) after taking into account cost of funds, transactions cost, risk factor margin and other overhead expenses. However, banks are free to charge interest without reference to their Benchmark Prime Lending Rate (BPLR) and regardless of the size in respect of consumer loans and non-priority sector personal loans including home loans. Further, the Public Sector Banks are expected to rein in interest rate on home loans at current rates, provided they are in a position to address the rebalancing of their credit portfolio.

**Target fixed for Kisan Credit Cards**

3564. SHRI RAMDAS AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether Government started Kisan Credit Card Scheme to facilitate the farmers for cultivation of crops;

(b) if so, how many farmers have so far been covered under the Kisan Credit Card Scheme by the end of March 2007, State-wise; and

(c) what is the target of Government to extend the facilities to maximum number of farmers in the country by March next year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUAMR BANSAL): (a) and (b) Yes, Sir. About 6.50 crore farmers have so far (upto February, 2007) been covered under the Kisan Credit Card (KCC) Scheme since introduction of this scheme in August, 1998. The State/Union Territory-wise details are given in Statement (See below).

(c) Although no specific target has been fixed by the Government, the aim is to cover all the eligible farmers under KCC scheme at the earliest.